



Welcome to

Workplace benefits

Everyone deserves a Guardian

Every day, Guardian gives 26 million Americans the security they deserve through our insurance and wealth management products and services.

We've partnered with your organization to offer you a range of employee benefits. Inside this pack, you'll find the plans your employer thinks you might benefit from.

Your coverage options



Critical illness insurance

Taking care of the expenses if you're critically ill

Know your benefits

Your benefits support your physical and financial wellbeing, to help keep you and your loved ones protected.

With Guardian, you're in good hands. We've been delivering on our promises for over 150 years, and we're looking forward to doing the same for you too.

1 Read through this information.

2 Find out more about your benefits.

3 Talk to your employer if you need help or have any questions.

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Critical illness insurance

Critical illness insurance may help you cover expenses not covered by your health insurance.

It's a cash payment you receive if you ever experience a serious illness like cancer, a heart attack, or a stroke, giving you the financial support to focus on recovery.

Who is it for?

Critical illness insurance is a supplemental policy for people who already have health insurance. It provides you with an additional payment to cover expenses like deductibles, treatments, and living costs.

What does it cover?

Critical illnesses include strokes, heart attacks, Parkinson's disease and cancer. Our policies can cover over 30 major illnesses, helping you stay financially stable by paying you a lump sum if you're diagnosed with one of them.

Why should I consider it?

Health coverage is becoming more expensive, with higher co-pays, premiums, and deductibles. Critical illness insurance is an affordable way to supplement and pay for additional expenses that your health insurance doesn't cover. Our policies typically provide payments for the first and second time you're diagnosed with a covered illness.

Plus, critical illness insurance is portable and payments are made directly to you.

You will receive these benefits if you meet the conditions listed in the policy.



Critical costs

John is hospitalized after a heart attack, and has to cover the cost of five days as an inpatient.

Average heart attack hospitalization expense: **\$53,000**

Average Major Medical deductible: **\$1,500**

Major Medical covers 80% of the cost after the deductible is met, but John's still responsible for 20%: **\$10,300**.

Total out-of-pocket amount for John (deductible + coinsurance): **\$11,800**.

John has a **\$10,000** Guardian Critical Illness policy, which covers the majority of these out-of-pocket expenses.

This example is for illustrative purposes only. Your plan's coverage may vary. See your plan's information on the following pages for specific amounts and details.



Your critical illness coverage

CRITICAL ILLNESS

Benefit Amount(s)	Employee may choose a lump sum benefit of \$10,000 to \$30,000 in \$10,000 increments.	
CONDITIONS		
Cancer	1st OCCURRENCE	2nd OCCURRENCE
Invasive Cancer	100%	100%
Carcinoma In Situ	30%	0%
Benign Brain or Spinal Tumor	100%	100%
Bone Marrow Failure (including Stem Cells)	100%	0%
Lung and Vascular Disorder		
Aneurysm	10%	0%
Stroke – Severe	100%	100%
Heart Conditions		
Coronary Artery Disease – bypass needed	30%	0%
Heart Attack	100%	100%
Additional Conditions		
Kidney Failure	100%	0%
	1st OCCURRENCE ONLY	
Coma		100%
Loss of Hearing		100%
Loss of Sight		100%
Loss of Speech		100%
Major Organ Donation		50%
Permanent Paralysis		100% for 1 or more limbs
Neurological Disorders		
Alzheimer's Disease – Advanced		100%
Multiple Sclerosis – Advanced		100%
Parkinson's Disease – Advanced		100%
Childhood Illnesses and Disorders		
Cerebral Palsy		100%
Congenital Heart Defect		100%
Cystic Fibrosis		100%
Muscular Dystrophy		100%
Spina Bifida		100%
Spouse Benefit	May choose a lump sum benefit of \$5,000 to \$15,000 in \$5,000 increments up to 50% of the employee's lump sum benefit.	
Child Benefit- children age Birth to 26 years	25% of employee's lump sum benefit	



Your critical illness coverage

CRITICAL ILLNESS

<p>Guarantee Issue: The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when you sign up for coverage during the initial enrollment period or the annual open enrollment period.</p>	<p>We Guarantee Issue up to: \$30,000</p> <p>For a spouse: \$15,000</p> <p>For a child: All Amounts</p>
<p>Health questions are required if the elected amount exceeds the Guarantee Issue.</p>	
<p>Portability: Allows you to take your Critical Illness coverage with you if you terminate employment.</p>	<p>Included</p>
<p>Pre-Existing Condition Limitation: A pre-existing condition includes any condition for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.</p>	<p>Not Applicable</p>
<p>Waiver of Premium: If you become disabled due to a covered critical illness that is diagnosed after the employee's effective date, and you remain disabled for 90 days, we will waive the premium due after such 90 days for as long as you remain disabled.</p>	<p>Included</p>
<p>Second Opinion Benefit</p>	<p>\$500 benefit if a covered person receives a second opinion about the diagnosis or proposed treatment plan for a covered Critical Illness payable under this plan.</p>
<p>Health Screening Benefit</p>	<p>\$50 Employee, \$50 Spouse, \$50 Child per year limit.</p>

Condition Definitions

- Stroke - Severe: a permanent neurological deficit which persists at least 30 days after the event.
- Coronary Artery Disease - requiring a bypass: requires a diagnosis to be of such a severity that it requires one or more coronary artery bypass grafts.
- Kidney Failure: occurs on the earlier date of when renal or peritoneal dialysis begins, or the date you're accepted onto the kidney transplant waiting list of a recognized kidney transplant program in the United States.
- Major Organ Donation: occurs on the date you're scheduled to undergo the transplant surgery where you donate bone marrow, a kidney or part of a pancreas, liver, or intestine, and the organ transplant recipient is on the transplant list of a recognized transplant program in the United States.
- Advanced Alzheimer's Disease: occurs on the date a physician diagnoses the cognitive decline to have progressed to the point that there's permanent inability to perform 2 or more Activities of Daily Living.
- Advanced Stage Multiple Sclerosis (MS): requires neurological deficits for at least six months and confirmed by neurological exams, imaging studies, and analysis of cerebrospinal fluid.
- Advanced Parkinson's Disease: occurs on the date diagnosed by a physician and requires at least 3 or more symptom(s) affecting movement and the central nervous system.

Critical Illness Cost Illustration

To determine the most appropriate level of coverage, you should consider your current basic monthly expenses and expected financial needs during a Critical Illness.

Spouse coverage premium is based on Employee age

Child cost is included with employee election.

Benefit Amount		Monthly Premiums Displayed Election Cost Per Age Bracket					
		< 30	30-39	40-49	50-59	60-69	70+
Employee							
\$10,000	Non-tobacco	\$3.00	\$4.20	\$8.30	\$15.80	\$32.00	\$30.30
	Tobacco	\$3.30	\$5.40	\$13.10	\$29.50	\$66.50	\$58.90
\$20,000	Non-tobacco	\$6.00	\$8.40	\$16.60	\$31.60	\$64.00	\$60.60
	Tobacco	\$6.60	\$10.80	\$26.20	\$59.00	\$133.00	\$117.80
\$30,000	Non-tobacco	\$9.00	\$12.60	\$24.90	\$47.40	\$96.00	\$90.90
	Tobacco	\$9.90	\$16.20	\$39.30	\$88.50	\$199.50	\$176.70
Benefit Amount Up To 50% of Employee Amount to a Maximum of \$15,000							
Spouse							
\$5,000	Non-tobacco	\$1.50	\$2.10	\$4.15	\$7.90	\$16.00	\$15.15
	Tobacco	\$1.65	\$2.70	\$6.55	\$14.75	\$33.25	\$29.45
\$10,000	Non-tobacco	\$3.00	\$4.20	\$8.30	\$15.80	\$32.00	\$30.30
	Tobacco	\$3.30	\$5.40	\$13.10	\$29.50	\$66.50	\$58.90
\$15,000	Non-tobacco	\$4.50	\$6.30	\$12.45	\$23.70	\$48.00	\$45.45
	Tobacco	\$4.95	\$8.10	\$19.65	\$44.25	\$99.75	\$88.35

EXCLUSIONS AND LIMITATIONS

A SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS FOR CRITICAL ILLNESS:

We will not pay benefits for a Second occurrence (recurrence) of a Critical Illness unless the Covered Person has not exhibited symptoms or received care or treatment for that Critical Illness for at least 6 months in a row prior to the recurrence. For purposes of this exclusion, care or treatment does not include: (1) preventive medications in the absence of disease; and (2) routine scheduled follow-up visits to a doctor. If one illness causes or contributes to another illness, we'll pay benefits for only one of these illnesses. We'll pay for the illness that has the larger benefit. If the benefit amounts for the illness are the same, we'll let you choose which one we pay.

We do not pay benefits for claims relating to a covered person: taking part in any war or act of war (including service in the armed forces) committing a felony or taking part in any riot or other civil disorder or intentionally injuring themselves or attempting suicide while sane or insane.

Employees must be legally working in the United States in order to be eligible for coverage. Underwriting must approve coverage for employees on temporary assignment: (a) exceeding 1 year; or (b) in an area under travel warning by the US Department of State, subject to state specific variations.

Guardian's Critical Illness plan does not provide comprehensive medical coverage. It is a basic or limited benefit and is not intended to cover all medical expenses. It does not provide "basic hospital," "basic medical," or "medical" insurance as defined by the New York State Insurance Department.

Health questions are required on late enrollees. This coverage will not be effective until approved by a Guardian underwriter.

This policy will not pay for a diagnosis of a listed critical illness that is made before the insured's Critical Illness effective date with Guardian.

The policy has exclusions and limitations that may impact the eligibility for or entitlement to benefits under each covered condition. See your certificate booklet for a full listing of exclusions & limitations..

If Critical Illness insurance premium is paid for on a pre tax basis, the benefit may be taxable. Please contact your tax or legal advisor regarding the tax treatment of your policy benefits..

Contract # CI - 23 - P